

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT CLARK  
ROXANNE CLARK  
Debtor(s)

Case No. 16-23941CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/02/2017, 02/05/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,951.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,143.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$174,376.55  
Less amount refunded to debtor \$3,677.40

**NET RECEIPTS: \$170,699.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$8,700.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,250.75  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$16,950.75**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
13.7 LLC	Unsecured	0.00	466.15	466.15	466.15	0.00
A 1 COLLECTION SERVICE++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	140,712.00	146,181.33	0.00	88,608.11	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	34,135.15	34,135.15	34,135.15	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	650.00	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	0.00	611.43	611.43	611.43	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES++	Unsecured	106.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	0.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	742.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	558.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	335.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	291.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	144.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	78.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	60.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	39.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	31.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	8.00	NA	NA	0.00	0.00
GLOBAL RECEIVABLES SOLUTIONS+	Unsecured	2,262.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,170.52	1,170.52	1,170.52	0.00
INTERNAL REVENUE SERVICE*	Priority	8,800.00	7,367.79	7,367.79	7,367.79	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	445.00	518.30	518.30	518.30	0.00
NELNET LOAN SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,402.00	3,414.12	3,414.12	3,414.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,485.00	723.76	723.76	723.76	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	651.00	651.70	651.70	651.70	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,653.00	2,272.82	2,272.82	2,272.82	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	0.00	123.58	123.58	123.58	0.00
TEK COLLECT	Unsecured	250.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEK COLLECT	Unsecured	239.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	22,750.00	22,812.44	0.00	1,550.00	0.00
WELLS FARGO BANK NA - INDENTUI	Secured	NA	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA D/B/A WELI	Unsecured	0.00	1,097.72	1,097.72	1,097.72	0.00
WELLS FARGO BANK NA D/B/A WELI	Secured	11,336.00	10,050.00	10,050.00	10,050.00	987.25

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$88,608.11	\$0.00
Mortgage Arrearage	\$34,135.15	\$34,135.15	\$0.00
Debt Secured by Vehicle	\$10,050.00	\$10,050.00	\$987.25
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$44,185.15</b>	<b>\$132,793.26</b>	<b>\$987.25</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,367.79	\$7,367.79	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,367.79</b>	<b>\$7,367.79</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,050.10</b>	<b>\$12,600.10</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$16,950.75</u>
Disbursements to Creditors	<u>\$153,748.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$170,699.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/25/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.